Original Research Article

Public Sector Accounting Fraud in Nigeria

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Abstract

Seemingly, nowhere in Nigeria is fraud more endemic and pronounced than in the Public sector. Public sector accounting fraud remains one of the biggest single causes of non-performance and distress in the general Nigerian economy. This study therefore sets out to find the common types of fraud that are frequently carried out in the Nigerian Public Sector, the underlying causes, level of staff involvement, consequences and possible means of ameliorating the problem. A convenience sample of 100 respondents taken in federal government's establishments in Benin City Edo State, Nigeria was studied by means of questionnaire and the response of respondents to rating scale questions were tested for significance using the "t – test statistics". The analysis revealed that respondents did not view unofficial borrowing as a form of public sector fraud since they were common and a nationwide practice. It also revealed that there was an equal level of staff involvement in initiating and executing fraud, with the concealment of fraud coming last in their agenda. Also, among the factors hypothesized to encourage public sector fraud; greed, infidelity and poverty, inadequate staffing, poor internal controls, inadequate training and poor working conditions yielded statistically significant results. Respondents also viewed greed, lack of personal ethics and weak corporate governance as significant factors that help propagate fraud in the Nigerian public sector. The study recommends the need to further enhance the use of forensic accountants and stringent accounting procedure in the operations of the Nigerian public sector.

Keywords: Frauds, Effects, Remedies, Accounting, Public Sector, Nigeria.

JEL Classification Codes: G2, G2

I.0 INTRODUCTION

Fraud has often been the responsible culprit for much of the limited growth in infrastructure of many developing nations; and is often also blamed for bankruptcy experienced by some nations who have to resort to borrowing to meet emerging financial obligations within and outside their territorial sovereign state (Kingsley, 2015; Idolor, 2010). Fraud in many instances, according to Adebisi and Gbegi (2015) is rarely seen but the symptoms of fraud are usually observed by all. Fraud, which literarily means a conscious and deliberate action by a person or group of persons with the intention of altering the truth or fact for selfish personal (financial) gain, is now by far the single most veritable threat to the entire economy of numerous developing economies. It is indeed worrisome that while the government of many developing economies are consciously innovatively trying to grapple with the demands of their economic challenges and current realities, fraudsters within the public sector are always at work threatening and decimating their financial base. Also more worrying is the rise in the number of employees who are involved in the act as well as the ease with which many escape detection thus encouraging many others to join in perpetuating fraud (Idolor, 2010; Onibudo, 2007).

Fraud in developed economies is often reported in both the private and public sectors. The challenge perhaps in developing nations like Nigeria, is that while fraud is common and negatively affects a lot of its citizens; in most cases perpetrators get away with the act. That is to say that, only in few instances are the nefarious acts of civil servants uncovered on time, investigated, prosecuted and adequate punishment given. Consequently, many involved are left free and hence, there is no deterrence for future fraudulent acts. Fraud has been cited as Nigeria's biggest single problem both in the public and private sectors. It has not only reduced public trust in government but it has cost the government and people of Nigeria billions, due to corrupt management of public companies, unrealized public projects and deteriorated infrastructure caused by looted maintenance budget All this has led to very low appalling ratings of the country by amnesty international (Adebisi & Gbegi, 2015; Sabo, 2003).

Fraud has had severe negative consequences on Nigeria, ranging from negative economic impact to negative national image (Ribadu, 2003). According to a report by Transparency International (2013) out of 177 countries studied, Nigeria was ranked as the 33rd most corrupt country in the world, and, also ranked as144th in the group's Corruption Perception Index of the same year. In Nigeria, large scale public sector accounting fraud in revenue collection and remittance to the federal government by some revenue generating agencies and oil firms have been confirmed by the Auditor General (AG) of the Federation. In a 2009 report presented to the National Assembly, the AG opine that sharp practices characterised the calculation of the revenue accruing from the oil sector to the federation account (see http://www.information.org). Huge amount of money is therefore lost through accounting fraud or due to internal control inadequacies and other criminal temptations which drains the nation's meager resources through fraudulent means with its far-reaching and attendant consequences on the development or even socio-economic or political programmes of the nation. Thus, like Idolor (2010) posits, billions of naira are lost every year as a result of fraudulent activities. Idolor (2010) also argues that such amount of money represents only the amount that is ferreted out and made public.

Indeed, much more substantial or huge sums are lost in undetected frauds or those that are for one reason or the other hushed up probably as a result of some high level conspiracy.

Increasing rate of frauds (i.e. money laundering and fund embezzlement) in the Nigerian public sectors has caused grave concern to the public. Hence, the public has been disappointed in relation to the responsibilities of auditors as they failed to contend with the issues of fraud (Karwai, 2005; Modugu & Anyaduba 2013). Ojaide (2000) reveals that there is a distressing upsurge in the number of fraudulent activities in Nigeria, and stressing the need for adequate forensic accounting services in the Nigerian public sector. Kasum (2009), and Okoye and Akamobi (2009), have all in their separate studies acknowledged the increasing incidents of fraud and fraudulent activities in Nigeria especially in the public sectors and also emphasize that financial fraud is gradually becoming a way of life in Nigeria. The level of public sector accounting fraud has reached the extent that 65% of the Nigerian revenue has been argued to go to only 20% of the Nigerian population (see Abdullahi & Mansor, 2015). Thus, the remaining 35% of the revenue goes to 80% of the Nigeria population. Despite the fact that Nigeria is unarguably one of the largest crude oil producing countries in the world and one of the largest crude oil producer in Africa; yet, more than 70% of the Nigerian population are said to be living below the poverty line (Abdullahi & Mansor, 2015).

Kasum (2009) reveals that, the perpetuation of financial irregularities in Nigeria is becoming the specialty of both public and private sectors. He added that, in Nigeria individuals perpetrate fraud and corrupt practices according to the capacity of their office. The effect of fraud perpetration goes beyond destroying the economy to even the personal private lives and behaviours of perpetrators. Subsequently, there is a general expectation that, proper public sector accounting will be able to combat the financial malfeasance witnessed in the public sector of the Nigerian economy (Oyejide, 2003).

The spate of public sector accounting fraud in the Nigerian public sector (at all levels of government) has lately become an embarrassment to the nation as apparent in the seeming inability of the law enforcement agents to successfully track down culprits. Whereas the activities of armed robbers is given widespread reviews in the pages of newspapers, especially during major thefts, it is an irony that what they cart away from banks and private individuals is only a slice of what fraudsters remove from the public treasury and common wealth. Equally worrisome is the rise in the number of top level staff that have either been indicted or accused of engaging in such fraud. Against these background, the main purpose of this study is to ascertain the nature and causes of public sector accounting frauds; as well as proffer solutions that it is hoped, would help reduce the spate of such frauds in the Nigerian public sector.

The primary aim of this research work is to ascertain the nature and causes of public sector accounting frauds in Nigeria. The specific objectives of the study are to: ascertain the principal types of public sector accounting fraud currently plaguing the Nigerian public sector; determine the level of involvement of public sector employees in fraudulent activities; reveal factors which encourage public sector employees' involvement in fraudulent activities; determine the competence of public sector staff and auditors in early fraud detection and control; and ascertain the consequences of fraud on public sector operational performance.

2.0 REVIEW OF RELATED LITERATURE

Concept and Meaning of Fraud

According to Kingsley (2015), fraud means different things to different people under different circumstances. Some are legal definitions; others are academic, while still others are based on personal experience. The legal definition varies from country to country. For instance, it was only after the introduction of the Fraud Act in 2006, that there arose a legal definition of fraud in England and Wales. Fraud essentially involves using deception to dishonestly make a personal gain for oneself or creating a loss for another through deceitful means. Fraud can be defined as a deliberate deceit or an act of deception aimed at causing a person or organization to give up property or some lawful right. The Association of Certified Fraud Examiners (1999) further defines fraud as the use of one's occupation for personal enrichment through the deliberate misuse, misapplication or employment of organizational resources or assets.

Fraud can be defined as the fraudulent conversion and acquisition of money or property by false pretense (FBI, 1984). In legal terms, fraud is seen as the act of depriving a person dishonestly of something, which such an individual would or might be entitled to, but for the perpetration of fraud. In its lexical meaning, fraud is an act of deception which is deliberately practiced in order to gain unlawful advantage. Therefore, for any action to constitute a fraud there must be dishonest intention to benefit (on the part of the perpetrator) at the detriment of another person or organization. These acts are not dependent upon the application of threat of violence or of physical force.

Frauds are perpetrated by individuals and organizations to obtain money, property, or services; to avoid payment or loss of services; or to secure personal or business advantage. From another angle, the American Institute of Certified Public Accountants (AICPA) cited in Kingsley (2015), describes fraud as a broad legal concept that is distinguished from error depending on whether the action is intentional or unintentional. Fraud as a concept is a generic term, and embraces all the multifarious means which human ingenuity can devise, which are resorted to by one individual, to get an advantage over another by false representations. No definite and invariable rule can be laid down as a general proposition in defining fraud, as it includes surprise, trickery, cunning and unfair ways by which another is cheated. The only boundaries defining it are those which limit human knavery (Kingsley, 2015).

Fraud usually requires theft and manipulation of records, often accompanied by concealment of the theft. It also involves the conversion of the stolen assets or resources into personal assets or resources. There is a general consensus amongst criminologists that fraud is caused by three elements called "WOE" (Idolor, 2010; Onibudo, 2007). For any fraud to occur, for instance in the Nigerian public sector, there must be a will, an opportunity and an exit (escape route). A fraud will only occur if the perpetrators have the will to commit the fraud, if the opportunity to commit the fraud is available and if there is an exit or escape route from relevant sections or institutions that are against fraud or related deviant behavior (Idolor, 2010)..

Fraud is a global phenomenon. It is not unique to Nigeria alone or Africa in general. Many countries in their attempt to improve their image have resorted to developing ethical guidelines and codes of ethics. The whole essence of these is to ensure that all organizational members irrespective of rank or status, complies with the minimum standard of ethical responsibility in order to promote organisational reputation and earn the goodwill of relevant stakeholders and

thus improve national and international competitive advantage. In the present Nigerian epoch, many youths and elder citizens alike want to make it within the shortest possible time, because government parastatals deal with money, and money related businesses, it is no wonder that they have become the targets of persistent fraudsters. As naturally expected, fraud is perpetrated in many forms and guises, and usually have insiders (staff) and outsiders conniving together to successfully implement the act. The following types of fraud extracted from the extant literature, have been adopted for this study as the common types of fraud plaguing the public sector of numerous developing countries (Nigeria inclusive). These types of fraud will form a significant part of our analysis: Theft and Embezzlement, Defalcation, Forgeries, Unofficial Borrowing, Impersonation, Manipulation of Vouchers, Falsification of Status Report, Money Laundering, Fake Payments, Computer Frauds, Greed, Inadequate Staffing, Poor Internal Control, Inadequate, Training and Re-Training, Poor Book Keeping, and Genetic Traits. For more exhaustive information on their definition and causes, kindly refer to Ovuakporie (1994) and Idolor (2010).

Aside the aforementioned causes of fraud, the following factors suggested by Aderibigbe (1999), Onibudo (2007) and Idolor (2010), also contributes immensely to fraudulent practices in public institutions: Inadequate compensation, salaries and fringe benefits that are accruable to staff; The ease at which the stolen assets are converted after deceitful appropriation; Refusal to comply with laid-down procedures without any penalty or sanction; Collusion between interacting agents charged with the responsibility of protecting the assets and other interests of public institutions; Poor working condition; and Poverty and infidelity of employees.

3.0 METHODOLOGY

The Sample
In April 2018, 120 copies of a questionnaire specifically designed for this study were distributed to the staff of several federal and state government owned public institutions located in Edo State, Nigeria. , 115 questionnaires were retrieved of which 100 were sufficiently usable, giving us a completion rate of 83 percent. This sampling procedure has been described as nonprobability purposive sampling technique (Agbadudu & Ogunrin, 2006; Idolor, 2010). In nonprobability sampling, elements of a population are not deliberately given equal or known chance of being included in a sample. In other words, non-probability sampling does not guarantee randomness (Nachmias & Nachmias, 2009). Non-probability purposive sampling technique describes the process of choosing sample elements while being guided by assumptions of what typical elements are; elements which are most likely to provide a researcher with information required (Asika, 1991). For the present study, our aim is to generate tentative answers to questions bordering on the type(s) of fraud currently affecting publicly owned institutions in Nigeria, the factor(s) which serve as a motivator for committing fraud, the level of competence (of members of staff) in early fraud detection and control, the level of staff involvement in fraud, from the fraud initiation stage through execution stage, to the concealment stage, and, what they considered to be the most significant consequences of fraud on their public operations.

We selected Edo state in Nigeria as our survey area of study for two main reasons. Firstly, it constitutes one of the most ethnically heterogeneous state in Nigeria, and has numerous towns, Benin City inclusive which reflects the multi-ethnicity of Nigeria. Almost all the major ethnic groups in Nigeria are also found in the state. That Edo state is representative of the ethnic

diversity of Nigeria is therefore intuitively appealing. Secondly, the state one of the major gateway to the rest of the country. The presence of a number of federal and state government ministries, departments and agencies (MDAs); as well as academic institutions like Universities and Polytechnics, necessitates employing citizens from outside the state, apart from the indigenous Edo people. This has given Edo state a highly advanced, educated and heterogeneous metropolitan population; some of which (like in other metropolitan states of the world) are likely to be potential fraudsters with a particular interest in defrauding public institutions.

The questionnaire was tested for content (face) validity before it was administered. In this vein, two senior staff Accounting Department University of Benin and Anambra State University, were requested to assess the questionnaire for adequate coverage of relevant dimensions of the research objectives. After their suggestions, the final questionnaire, which was applied for this study consists of questions that are not categorized explicitly into sections. It is assumed that not categorizing the questions would impute informality to the data gathering exercise thus enhancing the completion rate. The questions do not follow a rigidly logical sequence either. It is our hope that the absence of a rigid order would eliminate the problem of response set, that is, the tendency to answer all questions in a specific direction regardless of the content of each question (Idolor, 2010; Agbadudu & Ogunrin, 2006; Yomere & Agbonifoh, 1999). Also, the questions concerning personal details – age, gender, educational qualification, religion and state of origin are posed at the end of the questionnaire to avoid possible discomfort that self-disclosure could induce in respondents.

Techniques of Analysis

The questions in the questionnaire was analysed in tabular form with the aid of simple percentages. The percentage enabled us to simplify the problem of comparison and also show the qualitative characteristics in numerical form. Responses to rating-scale questions were tested for significance using the "t-test", where:

$$t = \frac{\overline{x} - \mu_o}{\sqrt{n}}$$

$\overline{x}$ = *mean of respondents rating of attributes being assessed;* = *standard deviation of the mean;*
μ_o = *hypothetical or normative population mean; for our five point Likert scale, μ_o was set at 3.0 and n = sample size (in this case it is 100). Computed values of (t) were compared with the respective tabulated values at* α = *0.05 (i.e. level of significance) and degree of freedom (n-1) = 99.*

4.0 ESTIMATION RESULTS AND DISCUSSION OF FINDINGS

Demographic Characteristics of Respondents
Amongst the respondents we had 48 males and 52 females. Also, 14 fell within the highest age bracket 'above 40 years'. 31 respondents fell within the lowest age bracket – "less than 30 years". The modal age bracket turned out to be "30-35 years" with a frequency count of 45. The respondents hailed from across 26 of the 36 states of the country. A total of 21 had postgraduate degree/qualification, 50 had HND/B.Sc. while the remaining 29 had ND/Diploma degrees. Out of the 100 respondents 15(%) had less than five years public sector experience, 41(%) had between "5-10 years" experience, 19(%) had between "11-15 years" experience, 14(%) had between "16-20 years" experience while the remaining 11(%) had above twenty years' experience in the public sector. Also, of the respondents 7(%) felt their remuneration was very adequate; 18(%) saw theirs as adequate; 14(%) were uncertain about the adequacy of their remuneration; 22(%) held the view that the

remunerations they earned was inadequate while the remaining 39(%) felt their remuneration was very inadequate. This is shown in table 1-3.

Table 1: Respondents' Sex, Age distribution and Level of Education

Sex		<30	30-35	36-40	>40	Nil response	Total	Nil response	ND/Diploma	HND/B.Sc.	Postgraduate Degree
				Age distribution (years)				**Level of Education**			
Male	48	11	21	6	10	0	48	0	8	28	12
Female	52	20	24	4	4	0	52	0	21	22	9
Total	**100**	**31**	**45**	**10**	**14**	**0**	**100**	**0**	**29**	**50**	**21**

Source: Researcher's Fieldwork, 2018.

Table 2: Length/Years of Service in the Public Sector

Sex		Length of Service (years)				
		<5	5-10	11-15	16-20	>20
Male	48	4	20	10	8	6
Female	52	11	21	9	6	5
Total	**100**	**15**	**41**	**19**	**14**	**11**

Source: Researcher's Fieldwork, 2018.

Table 3: Respondents views about the Adequacy/Inadequacy of their Income

Sex		Adequacy/Inadequacy of Staff Remuneration				
		Very adequate	Adequate	Uncertain	Inadequate	Very inadequate
Male	48	2	11	11	19	5
Female	52	5	7	3	3	34
Total	**100**	**07**	**18**	**14**	**22**	**39**

* t-value = 4.557
Source: Researcher's Fieldwork, 2018.

Level of Staff involvement in Initiating Executing and Concealing Fraud

The result showed that public sector employees are equally engaged in fraud initiation and execution (in the same degree). This inference comes from the fact that both polled 189 points. Concealment of fraud in the public sector polled last in the opinion of respondents. This may be stating the obvious, since the concealment of fraud is an area which is largely viewed as negligible, because at this stage, the chances of the fraud being uncovered may have become very high making it more risky to conceal it. In such a situation, the fraudulent public sector employee may prefer to abscond from his/her duty rather than concealing the fraud (Idolor, 2010; Onibudo, 2007). This is shown in Table 4.

Table 4: Respondents views on the Level of Public Sector Staff Involvement in Initiation, Execution and Concealment of Fraud

Stage/phase	N	High (1)	Moderate (2)	Low (3)	Score	Rank
Initiation	100	40	31	29	189	1
Execution	100	41	29	30	189	1
Concealing	**100**	**31**	**32**	**37**	**206**	**3**

* n = sample size (in this case it is 100)
Source: Researcher's Fieldwork, 2018.

Respondents View on the Type(s) of Fraud Plaguing the Nigerian Public Sector

Ten types of fraud isolated from the extant literature were presented in the questionnaire as the types of fraud currently prevalent in the Nigerian public sector. These are: (**1**) Theft and Embezzlement (**2**) Defalcation (**3**) Forgeries (**4**) Unofficial Borrowing (**5**) Impersonation (**6**) Manipulation of Vouchers (**7**) Falsification of Status Report (**8**) Money Laundering (**9**) Fake Payments (**10**) Computer Frauds. The results obtained from the respondents on a three point Likert scale are presented in Table 5. Among all the types of fraud listed, money laundering, computer fraud as well as theft and embezzlement had the highest t values; making them the highest perceived types of fraud currently affecting the public sector. All the other types of fraud listed also yielded statistically significant t values qualifying them as types of public sector fraud except for unofficial borrowing, which posted negative t values. These findings, which are quite similar to related findings of Idolor (2010) and Onibudo (2007), seem to suggest that public sector employees no longer view them as types of fraud since the practice is endemic and widespread in the industry. For instance unofficial borrowing is seen as a form of informal borrowing that is resorted to in times of dire need when the employee may not be liquid enough to meet emerging financial obligations. Also, the fact that public sector employees pay later or issue a postdated cheque to clear the amount taken, is another cogent reason why it is viewed as perfectly normal and therefore not a fraudulent activity.

Table 5: Respondents views on the type(s) of fraud plaguing the Nigerian Public Sector

Types of Fraud	t – values
Theft and Embezzlement	56.171
Defalcation	18.613
Forgeries	34.730
Unofficial Borrowings	-22.120
Impersonation	24.111
Manipulation	38.651
Falsification of Status Report	18.110
Money Laundering	92.952
Fake Payments	36.972
Computer Fraud	70.000

Source: Researcher's Fieldwork, 2018.

Factors which encourage involvement in Public Sector Frauds

Seven factors derived from the extant literature were presented as basic motivators towards engaging in fraudulent financial practices in the public sector. The 5-point Likert scale (an ordinal scale) was also used to help indicate the direction and level of intensity of respondent's views and opinion. The statistically significant t values indicates that overall, respondents agree that all the factors listed acts as motivators towards committing fraud in the Nigerian public sector. There however seems to be a high degree of consensus among them that greed is the highest motivation for committing fraud, as shown by its statistically significant, high t value of 18.315. On the organizational factors which motivate involvement in bank fraud, inadequate staffing, poor internal control, lack of proper training and poor working conditions was revealed by the findings as the significant propellants. The result is shown in Table 6.

Table 6: Respondents views on the Factors Encouraging Fraud in the Nigerian Public Sector

Factors encouraging Fraud	t – values
Greed	18.315
Inadequate Staffing	7.044
Poor Internal Control	4.991
lack of Proper Staff Training	3.712
Poor Working Conditions	5.114
Poverty	3.196
Staff Infidelity	5.1119

Source: Researcher's Fieldwork, 2018.

Consequences of Public Sector Accounting Frauds

For the consequences of public sector accounting fraud in order of importance, we used a scale of 1 to 5 with number 1 signifying the most important. Each of the numbers was multiplied by the responses of the respondents and summed up row wise to yield the general score of column eight of Table 7. Thereafter the scores were ranked to enable us determine in order of importance the consequences of public sector accounting frauds. For our interpretation, the lowest score is ranked first, while the highest score is ranked last.

Following normal procedure for ranking, two or more scores are ranked equally if their numerical values are the same. The results show that the respondents regard loss of citizen's confidence as the most important consequence of public sector accounting fraud. This is closely followed by loss of revenue and loss of patronage which came second and third with 229 and 232 points respectively. Loss of good international image is fourth while infrastructure/facilities distress is fifth respectively. The results are as shown in Table 7.

Table 7: Consequences of Public Sector Accounting Frauds ranked in order of importance

Consequences of Fraud	N	1	2	3	4	5	Score	Rank
Loss of citizens confidence	100	40	21	18	13	8	228	1
Loss of Revenue	100	33	29	21	10	7	229	2
Loss of Patronage	100	39	22	16	14	9	232	3
Infrastructure/Facilities Distress	100	9	12	10	30	39	378	5
Loss of Good International Image	100	13	10	8	37	32	365	4

Source: Researcher's Fieldwork, 2018.

5.0 CONCLUSION AND RECOMMENDATIONS

Although fraud may seem to have become the order of the day in the Nigerian public sector, it is believed that all hope is not yet lost for the Nigerian public sector to experience a turnaround. The incidence of public sector fraud in recent time seem to be a rather pervasive phenomenon, and no one is in doubt about the tremendous effect and consequences that it poses to the stability of the larger economy. It is therefore recommended that statutory agencies of government pay more active attention to early fraud detection and eradication. One way of achieving this is by ensuring that additional security devices are incorporated, within the institutions premises and procedures of accounting and book keeping.

This not only helps reduce their vulnerability to forgeries and other fraudulent acts but also makes early detection of such nefarious acts easy. Also in recruiting key personnel who are to handle certain sensitive operations, it is essential that public institutions make concerted efforts at conducting a proper background check on the status and nature of the employee in their neighborhood, as this would help them establish the probability of the employee engaging in fraudulent activities. Consequent upon our findings from the research conducted, the following recommendations are posed:

It has been argued by Idolor (2010) and Onibudo (2007) that fraud affects economic growth in Nigeria and as such appropriate

sanctions should be applied when fraud is discovered or detected. Government should support training and guidance since these are vital in maintaining the effectiveness of the strategy for the detection, prevention and investigation of fraud. The standards setting process should be modernized and streamlined to ensure that guidelines can be attended, created or eliminated as changing condition dictates.

There is also a need to further enhance the use of forensic accountants in the operations of the public sector.

Code of conducts should be put in place and properly monitored in all federal government ministries departments and agencies in Nigeria. To this end the Code of Conduct Bureau can be further legislatively strengthened to monitor and ensure compliance.

The institute of chartered accountings of Nigeria (ICAN) and the Association of National Accountants of Nigeria (ANAN) should encourage formalization and specialization in the field of forensic accounting in their curricula and the academia should emphasize skills development in the field of forensic accounting through teaching and research in the area of forensic accounting at Undergraduate, Postgraduate, Higher National Diploma and Diploma levels.

Government should establish a Public Recovery Fund (PRF) where money recovered through forensic accounting of public institutions financial records should be kept and this money should be properly used to enhance efficient and effective performance in the public sector.

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